

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dennis A. Wolfe  
Kathleen S. Wolfe  
Debtors

Case No. 12-04451-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: JGoodling  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 56

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb +Dennis A. Wolfe, Kathleen S. Wolfe, 33 East Schmaltzdahl Road,  
New Ringgold, PA 17960-9772  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,  
Dallas, TX 75261-9741)  
4153050 +Accounts Recovery Bureau, P. O. Box 6768, Wyomissing, PA 19610-0768  
4153051 +Allied Interstate, 3000 Corporate Exchange, Fifth Floor, Columbus, OH 43231-7689  
4153052 American Coradious Int. LLC, 2420 Sweet Home Rd., Suite 150, Amherst, NY 14228-2244  
4153053 +American Express Centurion Bank, 4315 S. 2700 West, Salt Lake City, UT 84148-0001  
4153054 +American Express Centurion Bank, c/o Sklar - Markind, 102 Browning Ln., Bldg B-1,  
Cherry Hill, NJ 08003-3195  
4153059 Bill Me Later, P. O. Box 2394, Omaha, NE 68103-2394  
4153062 +Cardiology Assoc of West Rdg, 301 S. Seventh Ave., Ste. 2020, West Reading, PA 19611-1495  
4153064 Chase Home Finance, 3415 Vision Dr., Columbus, OH 43219-6009  
4153065 Chase Home Finance, P. O. Box 24696, Columbus, OH 43224-0696  
4153066 +Citgo Plus Card, P. O. Box 6401, Sioux Falls, SD 57117-6401  
4153068 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
4153070 +Creditors Interchange, 80 Holtz Dr., Buffalo, NY 14225-1470  
4153071 +David J. Apothaker, Esq., Apothaker & Associates, PC, 520 Fellowship Rd., C306,  
Mount Laurel, NJ 08054-3410  
4153074 +ExxonMobil, P. O. Box 6404, Sioux Falls, SD 57117-6404  
4178487 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
4194072 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7142,  
Columbus, OH 43219-6009  
4153080 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
4153079 +Medco Health Solutions, 255 Phillipi Road, Columbus, OH 43228-1316  
4153081 National Credit Adjusters, P. O. Box 3023, Hutchinson, KS 67504-3023  
4153084 +Primary Financial Services, 3115 N. Third Ave., Suite 112, Phoenix, AZ 85013-4387  
4153085 Professional Bureau of, Collections of Maryland, 9675 Elk Grove-Florin Rd.,  
Elk Grove, CA 95624  
4153086 +Professional Recovery Services, P. O. Box 1880, Voorhees, NJ 08043-7880  
4153087 Quest Diagnostics, P. O. Box 7306, Hollister, MO 65673-7306  
4153088 +Robert N. Polas, Jr., Esq., Portfolio Recovery Assoc. LLC, 140 Corporate Blvd.,  
Norfolk, VA 23502-4952  
4153089 +Schuykill Medical Ctr South, 420 S. Jackson St., Pottsville, PA 17901-3692  
4153091 +Shell, P. O. Box 6406, Sioux Falls, SD 57117-6406  
4153092 Sunoco, Inc., P. O. Box 6407, Sioux Falls, SD 57117-6407  
4153093 #+Tate & Kirlin Associates, 2810 Southampton Rd., Philadelphia, PA 19154-1207  
4153094 The CBE Group Inc., 131 Tower Park Dr., Ste. 100, P. O. Box 2547, Waterloo, IA 50704-2547  
4153095 +United Collection Bureau, 5620 Southwyck Blvd., Ste. 206, Toledo, OH 43614-1501  
4153098 WestWyo Services, LLC, P. O. Box 415018, Boston, MA 02241-5018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4153055 EDI: ARSN.COM Aug 09 2017 19:08:00 ARS, P.O. Box 463023, Escondido, CA 92046-3023  
4168079 EDI: BECKLEE.COM Aug 09 2017 19:08:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4153056 EDI: BANKAMER.COM Aug 09 2017 19:08:00 Bank of America, P. O.Box 982235,  
El Paso, TX 79998-2235  
4153057 EDI: BANKAMER.COM Aug 09 2017 19:08:00 Bank of America, NA, Customer Service,  
P. O. Box 5170, Simi Valley, CA 93062-5170  
4153058 E-mail/Text: banko@berkscredit.com Aug 09 2017 19:06:06 Berks Credit & Collections,  
P. O. Box 329, Temple, PA 19560-0329  
4153060 EDI: HFC.COM Aug 09 2017 19:08:00 Boscov's, Retail Services, P. O. Box 5893,  
Carol Stream, IL 60197-5893  
4153061 +E-mail/Text: cms-bk@cms-collect.com Aug 09 2017 19:06:06 Capital Management Services,  
726 Exchange St., Ste. 700, Buffalo, NY 14210-1464  
4153063 EDI: CHASE.COM Aug 09 2017 19:08:00 Cardmember Service, P. O. Box 15298,  
Wilmington, DE 19850-5298  
4153067 +EDI: CITICORP.COM Aug 09 2017 19:08:00 Citi Card, P. O. Box 6500,  
Sioux Falls, SD 57117-6500  
4153069 +EDI: CCS.COM Aug 09 2017 19:08:00 Credit Collection Services, Two Wells Ave.,  
Newton, MA 02459-3246  
4153072 EDI: RCSDELL.COM Aug 09 2017 19:08:00 Dell Financial Services,  
c/o DFS Customer Care Dept., P. O. Box 81577, Austin, TX 78708-1577  
4153073 E-mail/Text: bknotice@erccollections.com Aug 09 2017 19:06:14 Enhanced Recovery Company,  
8014 Bayberry Rd., Jacksonville, FL 32256-7412  
4153075 +EDI: FSAE.COM Aug 09 2017 19:08:00 Firstsource Advantage LLC, 205 Bryant Woods S,  
Amherst, NY 14228-3609  
4153077 EDI: IRS.COM Aug 09 2017 19:08:00 Internal Revenue Service, P. O. Box 7346,  
Philadelphia, PA 19101-7346  
4197605 EDI: JEFFERSONCAP.COM Aug 09 2017 19:08:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4153078 +EDI: LTDFINANCIAL.COM Aug 09 2017 19:08:00 LTD Financial Services, 7322 Southwest Fwy., Suite 1600, Houston, TX 77074-2134

4153083 +E-mail/Text: egssupportservices@egscorp.com Aug 09 2017 19:06:16 NCO Financial Systems, 507 Prudential Rd., Horsham, PA 19044-2308

4153082 EDI: NESF.COM Aug 09 2017 19:08:00 National Enterprise Systems, 29125 Solon Rd., Solon, OH 44139-3442

4194570 EDI: PRA.COM Aug 09 2017 19:08:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

4255144 +EDI: PRA.COM Aug 09 2017 19:08:00 Portfolio Recovery Assocs., LLC, POB 41067, Norfolk, VA 23541-1067

4153090 EDI: SEARS.COM Aug 09 2017 19:08:00 Sears Card, P. O. Box 6283, Sioux Falls, SD 57117-6283

4153096 +E-mail/Text: edinkel@vikingservice.com Aug 09 2017 19:06:39 Viking Collection Service, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3783

4153097 +EDI: RMSC.COM Aug 09 2017 19:08:00 Wal-Mart, GE Money Bank, P. O. Box 103104, Roswell, GA 30076-9104

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067

4157723\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)

4153076 ##FMS Inc., P. O. Box 707601, Tulsa, OK 74170-7601

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com, dehartstaff@pamd13trustee.com  
David S. Gellert on behalf of Debtor Dennis A. Wolfe dsgrdg@ptdprolog.net  
David S. Gellert on behalf of Joint Debtor Kathleen S. Wolfe dsgrdg@ptdprolog.net  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Dennis A. Wolfe**  
First Name Middle Name Last Name  
Debtor 2 **Kathleen S. Wolfe**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:12-bk-04451-JJT**

Social Security number or ITIN **xxx-xx-7424**  
EIN --  
Social Security number or ITIN **xxx-xx-5342**  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis A. Wolfe

Kathleen S. Wolfe

By the  
court:

August 9, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**